

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

In Re:	§	
DeAndrea Ann Anderson	§	Case No.: 23-30582-swe7
	§	Chapter No.: 7
Debtor(s)	§	

**NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF  
COURSE IN PERSONAL FINANCIAL MANAGEMENT  
(Official Form 423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727) . Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 423)\* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 423 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 423 within 60 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 423, the debtor(s) must pay the full reopening fee due for filing the motion.

DATED: 4/4/23

FOR THE COURT:  
Robert P. Colwell, Clerk of Court

*\*NOTE: Official Form 423 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Rule 1007(b)(7).*

In re:  
DeAndrea Ann Anderson  
Debtor

Case No. 23-30582-swe  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0539-3  
Date Rcvd: Apr 05, 2023

User: admin  
Form ID: BTXN176

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2023:

Recip ID	Recipient Name and Address
db	+ DeAndrea Ann Anderson, 6653 McKinney Ranch Pkwy, Apt 8311, McKinney, TX 75070-2219

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2023 at the address(es) listed below:

Name	Email Address
Mark S. Rubin	on behalf of Debtor DeAndrea Ann Anderson bankruptcy2@rubin-owens.com Notices.Bankruptcy@rubin-owens.com;RubinAssociatesPC@jubileebk.net
Scott M. Seidel	scott@scottseidel.com susan.seidel@earthlink.net;sms01@trustesolutions.net
United States Trustee	ustpreion06.da.ecf@usdoj.gov

TOTAL: 3